



Attorney Docket No. 92654-004-404

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: James G. Gatto

Application No.: 10/623,656 Group Art Unit: 2876

Filed: July 22, 2003 Examiner: Karl Frech

For: Electronic Fund Transfer or Transaction System

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**REPLY TO OFFICE ACTION**

Dear Sir:

In response to the Office Action mailed April 21, 2005, please consider the following Remarks.

This Reply is accompanied by the required Petition for a one-month extension of time under 37 C.F.R. §1.136(a) and a check in the amount of \$125.00 in payment of the small entity \$60.00 extension of time fee and \$65.00 Statutory Disclaimer Fee.